How Can an SBA-backed Loan Help You?

- Launch, grow, or repair a start-up
- Start or purchase a small business
- Access revolving credit or working capital for day-to-day expenses
- Purchase, renovate, or expand facilities
- Purchase inventory, equipment, or machinery
- Purchase land or real estate
- Export a product or service
Benefits for Borrowers

• Reasonable term loans for borrowers that may not otherwise qualify for a conventional loan
• Smaller equity requirements mean lower down payments
• Longer repayment terms mean lower monthly payments and increased cash flow
• Loan does not have to be 100% collateralized
• SBA loans have no demand or balloon features (they are fully amortizing)
• Businesses that may be deemed to be in higher risk industries are able to obtain financing.
Financing for Your Business

While the SBA does not make loans directly to small businesses, the agency guarantees (up to 90%) of loans made by banks in order to help turn a “No” into a “Yes.”

While there are numerous ways to get the money your business needs, the SBA programs used by banks are a great option, and there is a program for every small business’ need.

- **7(a) loans** – up to $5 million (includes SBA Express loans whose Maximum Loan Amount is $500,000.)
- **504 loans** – up to $5.5 million (SBA portion, can fund a much larger project)
- **CA loans** - up to $350,000
- **Microloans** – up to $50,000
Lender Match

1. Describe Your Needs
2. Interested Lenders Reply Within 2 Days
3. Talk to Lenders
4. Apply for a Loan

Find an SBA-approved lender that’s right for you by visiting

SBA.gov/lendermatch